LECTURES
ON
HOUSING

ROWNTREE & PIGOU

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LECTURES
ON
HOUSING

THE WARBURTON LECTURES FOR 1914

BY
B. SEEBOHM ROWNTREE
AND
A. C. PIGOU.

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HOW FAR IT IS POSSIBLE TO PROVIDE SATISFACTORY HOUSES FOR THE WORKING CLASSES, AT RENTS WHICH THEY CAN AFFORD TO PAY.

How Far it is Possible to Provide Satisfactory Houses for the Working Classes, at Rents which they can afford to pay.

By B. Seebohm Rowntree.

Let us, first, review very briefly the present conditions under which the working people of this country are housed. We may separate their houses into three divisions which, though it is impossible to draw a rigid line of demarcation between them, will be found helpful for purposes of classification. In the lowest division are houses which, though they may be found in isolation, or in small groups, are generally congested in slums—houses deficient in some or all of the following essential conditions: light, space, ventilation, warmth, dryness, and water supply. A house should fulfil the minimum standard of hygienic requirements in all these respects, but these houses fall very far short of it. Although

we have no accurate statistics, such information as we have points to the fact that probably as many as two or three million people live in houses belonging to this class.

In the next division are houses which are probably occupied by about 65 to 80 per cent. of the working people of this country. These houses, which we may speak of as Class 2, usually open directly upon the street, and have a living room, with a small scullery behind, two or three bedrooms—much more frequently two than three—and a small back-yard. We do not, as a nation, realise that one-fourth of the dwellings of this country have less than four rooms; these houses have not more than two bedrooms, and of course, no bathroom. We do not realise that one person in ten is living under what are technically known as "overcrowded conditions"—that is, with more than two persons to every room in the house. And these houses are crowded thirty, forty, and even fifty to the acre. We know the long dreary streets of them. In any long railway journey we pass

through town after town, and see these dismal rows without a vestige of greenery about them, only characterised by their meanness and by their deadly monotony. When such homes are overcrowded, and only have two bedrooms, it is impossible, or next to impossible, to live decently, especially when the family is grown up. Of course, too, this crowding together of people per acre and per room, has the most prejudicial effect upon the health of the community. Disease not only spreads with extraordinary rapidity, but is generated under such conditions—a fact especially noticeable in the case of tuberculosis. A house that is lacking in light and ventilation, as houses are bound to be in these narrow streets, provides just the conditions which are most favourable to the development of this terrible malady; and yet many millions of the working people are living in such houses.

Next there is the highest division of working class houses—Class 3—built perhaps twenty or twenty-five, and sometimes even

fewer, to the acre, with a parlour, a little hall or passage, a living room, a scullery behind that, and three bedrooms, with occasionally a bathroom. Probably from ten to twenty per cent. of our workers are living in these houses. They are sanitary, and as a rule, fairly well planned—sometimes extremely well planned—so far as their interior arrangements are concerned; but generally speaking, they also are built in long rows. They often have a little front garden, a bow window, and a large backyard or a small garden behind.

Such are housing conditions among our workers to-day. Although they leave so much to be desired, the working classes pay a huge proportion of their income in rent.

It is about fourteen years since I investigated the facts in York, but I very much doubt whether they would be materially different to-day.

Taking the families whose total income—not merely the income of the chief wage-earner—was between 20s. and 30s., I found

that 16 to 17 per cent., or about one-sixth, of it was absorbed in rent. From an investigation in Middlesbrough, made a few weeks ago, similar figures emerged, *i.e.*, families whose total income varied from 20s. to 30s. were spending from 16 to 17 per cent. of it in rent. In towns where rents are high the proportion is higher. A short time ago I investigated a number of houses in London, and there it rose to 20 to 25 per cent. But taking the country as a whole, probably the majority of the working classes are paying at least one-sixth of their total income in rent, although the quality of the dwellings is often so unsatisfactory.

But now we are confronted with the fact that there is a great shortage even of such houses as I have described. Recent investigations in a great number of towns, show pretty clearly that in about half the towns of England there are many working men who cannot get accommodation suited to their needs. Either they must go into houses that are much too large, and take lodgers to help

to pay the rent, or they must crowd into houses that are unsatisfactory or much too small, not because they are unable or unwilling to pay for better ones, but because there are none to be had. This shortage is particularly acute at present for various reasons. The first is the scare which arose at the time of the Finance Act. All the political bickering, in which one party tried to paint the possible consequences of the Act in the most lurid colours, while the other party tried to defend it, undoubtedly created a panic in the country. But then, other conditions have discouraged the building of small houses. In the first place, it has been difficult to get money at any price. Good securities, which were yielding $2\frac{3}{4}$ per cent., 10 or 12 years ago, can be bought so cheaply now that they yield $3\frac{3}{4}$ per cent., and gilt-edged securities can be obtained to pay 4 per cent. People have not been tempted to invest in house property, which is always an anxiety, when they had such good alternatives in absolutely liquid securities. Next, there has been a

very rapid rise in the cost of constructing a house—a rise of 10 or 12 per cent. during the last 10 years. Added to these causes which have discouraged the building of new houses, the increased activity of Sanitary Authorities, under the 1909 Housing and Town planning Act, has resulted in the closing of a large number of houses. All these factors—the panic connected with the Finance Act, the condition of the money market, the rise in the cost of construction, and the great number of houses closed since 1909, have contributed to the present shortage.

But though at the moment this shortage is unusually acute, it is no new thing. There is always a shortage, and it is accentuated in times of trade boom, when money is dear, and when builders, instead of speculating, are putting up factories and shops. It will be worth while to enquire why the supply of houses always tends to fall short of the demand. A house is a commodity which it takes about a century to consume. If there is a shortage of bread, the bakers bake more

loaves at once, and those loaves are consumed during the period of exceptional demand. So if there is a shortage of boots, the boot-makers manufacture more, and they are sold and worn out while the high demand lasts; but a person who thinks of building a house, or an investor who thinks of buying it, wants to be quite sure that the demand for it will continue, especially as it is not an exceptionally lucrative form of property, and offers no great inducement to run heavy risks. And so there must always be a considerable shortage before the builder is willing to build or the investor to invest.

Again, land values are extremely inflexible. At present, for instance, the builder often says: "The cost of construction has gone up, and money is very dear, and it does not pay me to build unless I can get land at a reasonable figure." So he goes to the landlord with: "If you will let me have that land for a hundred pounds an acre less, I would put up a few houses." But the landlord replies "No, why should I?" Nor does he,

because land is a commodity which is not perishable. If he were selling fruit and the demand were slack, he would be bound immediately to reduce his price, as otherwise his goods would perish on his hands. Or if he were selling diamonds, to take another extreme case, and had fixed his price too high, he might completely kill his market. No one is under any compulsion to buy diamonds, and too high a price may discourage buyers altogether. But in the case of land, the owner knows that with the growing population the demand is bound to grow, since whatever they dispense with, people must have land. Therefore he maintains his price, saying, from his point of view, "If you don't pay it to-day, you will do so in the long run." But the builder reflects: "I cannot squeeze the price of material: I cannot squeeze the price of labour, and I cannot borrow money at a lower rate of interest, so as I cannot get cheaper land, I shall not build."

There is no doubt that all these factors

check the supply of houses. But it is also checked by the poverty of the working-man. He cannot pay a rent which tempts the builder; in other words, the margin of profit that the builder can make out of him is so small that his demand for a house is not effective. He wants and needs it, but he cannot pay a price which will secure it.

These, then, are the permanent causes of shortage: that a house takes a century to consume; that land values are, comparatively speaking, inflexible, and that a working-man can only afford a cheap house.

Coming now to the question, "Can satisfactory houses be provided for the working classes at rents which they can afford to pay?" I should like to say that, in my opinion, apart from any question of hygiene, long monotonous rows of houses are eminently unsatisfactory, and I should like to make it impossible to continue to build them. There is no reason why we should not limit the number of houses which may be built to the acre. Just as bye-laws enact that the rooms in a

house shall not be less than a certain height, or a certain superficial area, they should limit the number of houses to the acre, since overcrowding per acre may be just as serious as overcrowding per room. Why should we not town-plan the whole of England, instead of allowing the present utterly casual method of erecting houses? The best municipalities are already engaged in town-planning, though I believe that only Birmingham has got a scheme through. However, there are about two hundred schemes afloat, though some of them are very partial, and refer to very small areas. But there is no reason why, within a certain number of years, every town should not prepare a town-plan, and limit the number of houses to the acre to ten, twelve, fourteen, or eighteen, or some reasonable number, to give air and space around them. That is essential if we are to give our workers homes. At present, if I may quote a phrase that hits the mark, we are not even housing, but only *warehousing* them.

Obviously, whether such a step is possible

depends on two things—on the cost of the house, and the wage of the man. What does the cost of the house depend on? It depends on five things: the cost of the land, the cost of developing it, the cost of constructing the house, the interest payable on the capital invested in it, and the rates that have to be paid upon it. Those are the five directions in which we must seek to economise. Let us take them one by one.

We often hear it said that the price of land enters to such a very slight extent into the total cost of a house, that it need not trouble us. Except in the centre of great cities, the price of a site, taking a fair average, is only about £35, or say 30s. a year, or 7d. a week, including the cost of the roads and the sewers. That seems to be nothing; but the reason is that, on account of the cost of land, we squeeze 30, 40, and 50 houses to the acre, and so the site purchased is excessively small. Those long dismal streets are, in the first instance, the result of the cost of land. In the country, where it is cheap, we see houses

with bits of garden. But the nearer we draw to the town, the smaller the garden grows, till at last it resigns altogether in favour of the backyard. As land becomes dearer the backyard in turn grows smaller and smaller, until it is reduced to the very least compass that the bye-laws will permit. When it becomes dearer still it is necessary to erect tenement dwellings—and there are landings in tenement dwellings in London, up four or five storeys, which the women have not left for four years. They live like canaries in a cage.

With forty houses to the acre, every £100 per acre costs one halfpenny per week, but with only twelve houses per acre, it costs three halfpence per week. That means sevenpence halfpenny per week if £500 per acre is paid, and if the cost of the roads and the sewers is £300—a fair average—that is another fourpence halfpenny. Now a shilling a week for the developed land is really an important consideration. And we must remember what we often forget, that when

land is dear, the workman does not necessarily pay more—perhaps he cannot, but he gets less for what he pays.

If we are to develop on Garden City lines we ought to have land at not more than £300 an acre; and we must ask whether it is available for building workmen's houses at a figure within that limit. Now, the price of land is largely determined by the relation between the available supply and the effective demand. Therefore, the way to cheapen land, since obviously we do not want to lessen the demand, is to increase the available supply. There are three ways of doing this which we must consider with reference to working men's cottages. We can give greater powers for the acquisition of land for building them. At present it is extremely difficult for a Municipal Authority to acquire land compulsorily. Many of the Housing Acts, although they were intended to be simple, have proved in practice both cumbersome and costly; and that is also true of the powers possessed by municipalities

and by the State for the acquisition of land. We can simplify those powers, and thus make it possible to obtain land much more cheaply by compulsion.

Another way of cheapening land is advocated by a certain group of people who believe in the taxation of land values. They point out that at present land is rated or taxed, not upon its capital value, but upon its letting value at the moment. A site, for instance, that is worth a thousand pounds an acre, and is let at a pound an acre for grazing, is rated on a basis of a pound an acre—indeed, in such a case, it is only rated on the basis of 10s. an acre, because of the Agricultural Rating Act. Clearly such a system of assessment gives its owner no inducement to put it to its best use. There is no doubt that any alteration in our rating system by which land was assessed for rating on its capital value instead of on the basis of the rent it was producing, would bring into the market a good deal of land which at present is not available.

But there is another way, and that is by improving transit facilities. All round our towns there is any amount of land, at perhaps £50 an acre. A very little way out of even London, land may be bought at that price. But it seems clear that we shall never make such land available for the housing of the working people, until we have a much more complete system of transit. It must be very cheap and very rapid transit, and it must be especially adapted to the working hours of the district. The most complete transit system in the world belongs to Belgium—a country which I investigated very closely for four years. In Belgium, one-third of the town-workers live in the country, and they come into the town by cheap workmen's trains. In Liège, which has a population of 160,000, there are 10,000 people coming in from the country to work. If we could get an improved system of transit, we could make available a large amount of cheap land, and it would then be quite easy to spread houses more widely over the ground. It is

sometimes argued that the workmen would not take advantage of such facilities if they were provided —that he wants to live near his work. I doubt it, and for this reason, that whenever he has a chance of living away from his work he takes it. Of course, some people, such as Covent Garden porters, who have to be at work at 3 o'clock in the morning, must live absolutely on the spot. But the man who goes to work at ordinary times is quite willing to travel for half an hour if he can do so in decent comfort, and can secure a really better home by the daily journey.

There is a little village outside York, $2\frac{1}{2}$ miles from the middle of the city, with no means of transit except walking or bicycling along a muddy road, yet the houses could be let over and over again. The history of Garden Suburbs, all over the country, shows that a great many people are anxious to live in them. They go out at the first chance, and their friends come and see them, and are fired by their example. It means a garden,

where vegetables can be grown, and the children can play, and it means a far more healthy, a better, and a bigger house, at the same rent that they paid in the town. The children grow up and marry, and want to live under similar conditions. People are growing weary of the old and present state of things. A man who for the last ten years has lived in the worst slums of London, told me the other day that the deepening discontent of the young men with what satisfied their fathers, is extraordinary. When they marry they want to take their wives to better houses, away from the wretched environments in which they were brought up.

If we could get transit facilities which were ample, cheap, and rapid, at the right hours of the day, enormous numbers would flock to garden suburbs merely on grounds of health. But there are other advantages. Take the case of the casual worker. Sometimes the Belgian docker, when he goes down to Antwerp on his early morning train between five and six, merely looks round and says: "There

is nothing doing here to-day, I'm off." And he goes back to work in his garden, instead of hanging about the docks and fighting almost like a wild beast with other men for the few jobs that turn up. He has two occupations; he is a docker and he is a gardener. Again, many a bricklayer whose work is in Brussels never goes near the town in the winter time. He too, works at his garden, and leaves what bit of bricklaying there is in Brussels to his mate who lives there. Like the docker, he has two trades—an enormous advantage when work is scarce. Instead of walking up and down the streets—and there is nothing on God's earth that drags a man down faster than unemployment—instead of going pathetically from factory to factory asking for a job, he tills his bit of land. He may have to live for a time on potatoes, and a bit of bacon and greenstuff, but he does not starve, and he is ten times better off than his mate in the town. I was amazed, in Belgium, to see how the hardships of unemployment were mitigated

by the possession of this garden, which acted as a buffer between the family and destitution. Probably there are at least half a million casual workers in this country. They never know from week to week, sometimes from day to day, whether they will have anything to do; and as a man grows older, his chances of getting work from the casual labour market decrease. Now, if he is simply seeking work for wages, it is all or nothing; he is employed or he is not. He may be 95 per cent. as good as the man that gets a particular job, but that 95 per cent. is absolutely wasted when he gets no work at all. But if he has a little land, he can use his 95 per cent. or 90 per cent., or, as he gets older, his 80 or 75 per cent. of strength and skill on that land, and it will be so much to the good.

Again, dwelling outside the town, if it were made possible by cheap and rapid transit, would widen the range of possible occupation. A man might till the garden of another man who is working overtime and cannot attend to it himself, but is willing to pay a

substitute. Or he may work for a neighbouring farmer. It would make the position of both the regular man and the casual very much better than it is at the present time.

Moreover, it is remarkable what a man can get out of a little plot of land. For three years I very exhaustively examined the returns of 24 plots of land. I had every bit of produce from them weighed and measured, and valued. I got working people to tell me exactly what they paid for produce bought in the market—often last thing on Saturday night when prices were at their lowest—a fruiterer in a small shop gave me week by week his prices for three years for similar produce, and I took whichever was the lower —the fruiterer's, or the market price, and I valued the produce of the 24 plots, and I found that in those little gardens, cultivated by men working some in a factory, others on the railway, they were getting on the average a net £31 worth off every acre—£53 gross and £31 net. If a man had only an eighth of an acre, he could get 1s. 4d. a week from it.

Without labouring this point, I urge, then, that land must be cheapened, by rating, by improved methods of acquisition, by cheap transit, or by all three methods together.

As to improved development, there is no doubt that roads can be made somewhat more cheaply. This does not mean that we should have inferior roads, but with fewer houses to the acre, they need not be so heavy, the actual paved road can be narrower, and the spaces between the houses can be mainly utilised for gardens. A cheaper development *per house* is possible with 12 houses to the acre than with 40.

As to the house itself, there have been numbers of experiments in the cost of building. I was recently in a house which cost £90. It had a big kitchen and a scullery, a bathroom, and three bedrooms. It was very comfortable and very dry, but it was not beautiful, and as we want to make our houses better and not worse, we must not do too much, although we can do something, in the way of cheapening construction.

But a great deal can be done in the direction of getting cheaper money, if we can persuade the Chancellor of the Exchequer to let us have it. If money can be borrowed from the Public Works Loan Commissioners for the building of houses at 1 per cent. less than from private sources, that 1 per cent., on a house costing £260, is equal to a saving of a shilling a week in the rent. There is a very good case indeed for getting more of this money, and the loan would be tolerably safe. To-day, if a municipality builds, it can get the whole amount at the lowest price —$3\frac{1}{2}$ per cent. A Public Utility Society, such as a Tenant Co-partnership Society, can get two-thirds of the value. An individual who wants to buy or build a house for himself can get four-fifths under the Small Dwellings Acquisition Act; but hardly anyone takes advantage of that Act, and probably most people are ignorant of it. A private speculative builder can get half, but if he has little capital of his own he needs more than half, and he can get more on mortgage.

Probably if a larger proportion of the capital required for land and building—say 85 per cent. instead of 66 per cent.—were lent to Public Utility Societies, they would spring up all over the country. A Public Utility Society is a group of people who band themselves together to build houses, undertaking to receive not more than 5 per cent. interest on their money. They build, and then let, and give the tenants a real inducement to look after the property well in the form of a bonus if the cost of repairs is low, and if the houses are well let. These Societies are making headway. There are no complete statistics, but whereas in 1905 the capital which the Societies federated with "Co-partnership Tenants Ltd" had invested in houses amounted to £92,000. By the end of 1912 it had risen to £1,190,000. It is a growing movement, and it will grow more rapidly with reasonable encouragement. Of course if the Public Works Loan Commissioners lent a larger proportion of building capital than they do now, they would be

justified in charging interest at a somewhat higher rate, the difference between the new and the present rate going to a national reserve fund, out of which possible losses might be paid. In addition it would no doubt be necessary for the Government to guarantee the Commissioners against loss.

We must touch briefly on the question of rates. They have risen 14½ per cent. in the last ten years in County Boroughs, and 17 per cent. in Urban Districts in England and Wales, and now they average about 8/- in the pound. Probably the great mass of the working people pay in rates what is equivalent to a shilling Income Tax, and there is little doubt that that is an undue strain on their resources. It has already been hinted that the National Exchequer is going to bear certain burdens which at present fall upon local rates. From the point of view of the working man, there seems to be a strong argument for partially unrating improvements and placing the rate instead upon the capital value of the land.

These three then are the ways in which we may hope to cheapen houses: or—and this is even more to the point—since we want better houses rather than cheaper ones, build houses better without increasing their cost above the level of to-day. We can cheapen land by means of transit, rating reform, and improved methods of acquisition. We can cheapen money by obtaining more of it from the Public Works Loan Commissioners, and we can lessen rates by placing a proportion of them upon the site instead of the building. If these things were done, the better-class working man would take a really pleasant house outside the town. His former house would be left vacant, and there would tend to be a slight slump in house property, which would make the old-fashioned, though sanitary house, appear less desirable; its price would drop, and then it could be let to the working man who hitherto could not afford a sanitary house at all.

Undoubtedly, however, a large number of bona fide working men, regular workers, or

casual workers, would still be unable to afford a sanitary and satisfactory house. It is impossible really to solve the housing problem till this condition of things has been altered, and a wide extension of the policy of the Trade Boards Act, placing an increasing number of trades under it, and fixing a minimum wage for them, is essential to true housing reform. I am convinced that the principle is thoroughly sound. It is disastrous to the nation as a whole, that many of its workers should be unable to pay for proper accommodation, nor can it ultimately benefit the employer. We must not only cheapen housing and decasualise labour, but we must raise wages, and then we can definitely compel the municipalities to carry out the law which says " Every house in this locality shall be reasonably fit for habitation." At present it is not enforced, for the simple reason that it imposes too great a burden upon the local authorities. If the central authority were to enforce it, the local authorities would have to turn thousands of people into the

streets. The fact is that until we have dealt with low-paid and casual labour, such a law is largely a dead letter. But that once dealt with, nothing is left but the residuum of the population—the aged, the infirm, the vicious, and so forth—who must be provided for by methods of public relief.

In conclusion, let us first of all make a survey of housing conditions, and let every locality know exactly what problem it has to face. Let us, as rapidly as possible, expand the minimum wage policy, which we have already adopted in our mines, our confectionery, our tailoring, our shirt-making, our chain-making, and other industries. Let us press forward measures for the decasualisation of labour. Let us make town-planning compulsory, with a restriction on the number of houses per acre, provide all towns with adequate transit facilities, and give improved powers for the acquisition of land. Let us lend money more freely to Public Utility Societies, and lessen the burden of rates on small houses. Let us make it the statutory

duty of all towns to see that their inhabitants are satisfactorily housed, and finally let the grant in aid of rates, from the National Exchequer, be made conditional upon the proper fulfilment of their statutory duties by local authorities.

SOME ASPECTS OF THE HOUSING PROBLEM.

Some Aspects of the Housing Problem.

By A. C. Pigou, M.A.

In setting out to address you on the topic from which my lecture takes its title, I owe a preliminary apology. I am in no sense a housing expert, and have no special knowledge of the details of the problem, as it presents itself either in large towns or in rural districts. But it is, I think, sometimes useful for a person who is not a specialist to review a special subject in the light of things in general; to try to fit it in as a part of a larger whole; and to see how far it may be regarded, not as something peculiar, but as a particular case of some wider problem. It is from this point of view, and with this endeavour, that I propose to approach our subject this evening. I wish to consider the housing problem as one aspect of the general problem of poverty.

The position from which I start is this. It is the duty of a civilized State to lay down certain minimum conditions in every department of life, below which it refuses to allow any of its free citizens to fall. There must be a minimum standard of conditions in factories, a minimum standard (varying of course with the strain involved in different industries) of leisure, a minimum standard of dwelling accommodation, a minimum standard of education, of medical treatment in case of illness, and of wholesome food and clothing. Each one of these standards, so far as practicable, must be enforced separately. No such plea must be admitted as that, if a man is allowed to work excessive hours, or to live in a cheap and ruinous house, he will be able to attain independently to the required minima in all other departments of life. The standards must be upheld all along the line, and any man or family which fails to attain independently to any one of them must be regarded as a proper subject for State action. The exact level at which the several standards

should be set is naturally different in different countries. It should be higher, of course, in those that are rich than in those that are poor. But everywhere, I hold, *some* system of standards should be set up, and the lapse below any one of them should be made the occasion of intervention by the public authorities. For this position a good defence can, in many instances, be made upon grounds of economy; for expenditure of State moneys, so arranged as to maintain the efficiency of the poor, may often be profitable expenditure. But, even where this ground fails, the policy that I have sketched is amply maintained: for it is no more than the acceptance in fact of the compelling obligation of humanity.

If this much be granted, the next step in our enquiry is to work out the general conception of a minimum standard in its special application to housing. This task is not so simple as it seems; for satisfactory housing accommodation is a complex conception, involving several elements. Of these two have long been recognised. The first has to

do with the structure and repair of individual houses. Dilapidated houses, houses that are not rain-proof, houses in which the sanitary arrangements are inadequate, houses so made that there is no proper means of ventilation—the building of these must be forbidden by law, and, if they have been built already, they must, through law, be either renovated or destroyed. The second element has to do with the overcrowding of rooms. To prevent this, also, whether the threatened overcrowding be due to too large a family or to too small a house, or to the taking in of lodgers, direct legislation is necessary. In Mr. Syke's words, what is required "can only be done on a sufficient scale by a statutory definition of overcrowding of cubic space"; and he adds, giving his own view of what this definition should be, "nothing short of 400 cubic feet per head for adults will be satisfactory, although it may reluctantly be reduced to half the amount for children under ten years." [1] A policy on these general

1. *Public Health and Housing*, pp. 151-2.

lines is pursued by the London County Council in respect of houses managed by them. They have a rule that, among their tenants, "the standard of two persons a room must not be exceeded by more than one child under three years." Annual inspection secures that a change shall be made when natural increase passes beyond these limits; and lodgers can only be taken in with the Council's leave.[1]

In addition, however, to these two obvious elements in satisfactory housing accommodation, we are rapidly coming to recognise a third. If one walks through an ordinary town to-day, and particularly if one walks through London, it is obvious at once that the arrangement and external form of the houses leaves much to be desired. One sees, for instance, a great number of buildings frequently huddled together, stretching in long rows of dismal sameness, with narrow streets and no green spaces. The most

1. *Housing of the Working Class*, L.C.C. Report, 1913, pp. 103-4.

conspicuous and most obvious imperfections are usually to be found in those congested districts inhabited by the poor, that exist in the central parts of some large towns. But even in the suburbs where towns are expanding—in some of the out-lying parts of Cambridge, for example—adjacent to open country, there are growing up with a terrible rapidity hideous unbroken tracts of undistinguishable, featureless, gardenless habitations. After a while one becomes so permeated and soaked with the enervating squalor of these drab conditions, that one tends to regard it as an inevitable evil incident of town life. For people living in Cambridge, however—I do not know how you are situated in Manchester—there is an easy way in which that impression can be cancelled. All we have to do is to visit the Garden City at Letchworth, or, if we prefer it, the Garden Suburb of Golder's Green in Hampstead. There the houses are not arranged in rows but are separate. There advantage is taken of undulations of the ground, so that, when one

walks down a street, one gets a view between the houses—a view generally embracing greenery and trees. There too, even the smaller houses are not machine-made to a pattern, but have individual character, possess gardens, and are situated near large open spaces of green. Now this contrast gives occasion for reflection. It reveals to us the existence of an essential element in satisfactory housing conditions of which, until recently in England—though the case has long been different in Germany—practically no account was taken. I refer to the satisfactory *arrangement* of the various houses of which a town or village is composed. Such satisfactory arrangement, we are coming to see more and more clearly, is of extreme importance. It is not merely a matter of the æsthetic sense of a few superior persons. It is a matter of the character and of the health of the people as a whole—a matter in a way even more significant than the internal arrangements of factories, because it affects not the workers only, but also their young

children. Make your town sufficiently hideous, sufficiently congested, sufficiently void of open space and grass for children's play, and you go far to write, for character and for life, over the gate of it: "All hope abandon ye who enter here." "Le parc," says a French writer, "rend à nos cités industrielles surpeuplées un service spirituel comparable à celui que la cathédrale, dans la grandeur et la beauté de son architecture offrait à la population rurale du moyen âge. Le parc est la cathédrale de la ville moderne." [1] The recognition of this third element in satisfactory housing conditions leads inevitably to the granting of powers to some authority to limit the quantity of building permitted on a given area, and to control the building activities of individuals. It is as idle to expect a well-planned town to result from the independent activities of isolated speculators, as it would be to expect a satisfactory picture to result if each separate square inch were painted by an independent

1. Benoit-Levy, *La Ville et son Image*, p. 11.

artist. No 'invisible hand' can be relied on to produce a good arrangement of the whole from a combination of separate treatments of the parts. It is necessary that an authority of wider reach should intervene and should tackle the collective problem of beauty, of air and of light, as those other collective problems of gas and water have been already tackled. Hence has come into being, on the pattern of long previous German practice, Mr. Burns's extremely important town-planning Act. In this Act, for the first time, control over individual buildings, from the standpoint, not of individual structure, but of the structure of the town as a whole, is definitely conferred upon those town councils that are willing to accept the powers offered to them. Part II of the Act begins: "A town-planning scheme may be made in accordance with the provisions of this Part of the Act as respects any land which is in course of development, or appears likely to be used for building purposes, with the general object of securing

proper sanitary conditions, amenity and convenience in connection with the laying out and use of the land, and of any neighbouring lands." The scheme may be worked out, as is the custom in Germany, many years in advance of actual building, thus laying down beforehand the lines of future development. Furthermore, it may, if desired, be extended to include land on which buildings have already been put up, and may provide "for the demolition or alteration of any buildings thereon, so far as may be necessary for carrying the scheme into effect." Finally, where local authorities are remiss in preparing a plan on their own initiative, power is given to the Local Government Board to order them to take action. There is ground for hope, however, that, so soon as people become thoroughly familiarized with the town-planning idea, local patriotism and inter-local emulation will make resort to external pressure unnecessary.

What has been said so far is intended to illustrate in a rough way the nature of the

elements involved in the conception of a minimum standard of housing accommodation. These, as I have suggested, refer respectively to the structure and repair of individual houses, the condition of individual houses as regards overcrowding, and the general arrangement of the whole body of houses in a town or village. So much being understood, we are in a position to attack our main problem. What policy or policies is it desirable to pursue in order that the minimum standard of housing accommodation, which we adopt in theory, may also be attained in practice? This problem is, I think, often deprived of some of the illumination due to it by being treated as a thing standing apart in splendid isolation. It is true, no doubt, that the minimum standard of housing accommodation is more complex than some other minimum standards, such as the minimum standard of leisure. That circumstance, however, does not carry with it any essential difference in character. The broad outline of the practical problem is the same in regard

to all our minimum standards. This fact is of great importance. Bearing it in mind, I propose to devote the remainder of this lecture to a discussion of the three principal methods, which, as it seems to me, are at present available for helping forward the establishment of the desired minimum standard of housing accommodation.

I ask your attention first to a policy that is relevant to many forms of minimum standard, and the beneficial influence of which is open to no dispute. The failure of poor persons to attain the level we deem to be satisfactory in the matter of nourishment, of education and of insurance, is frequently the result, not so much of poverty as of ignorance and mismanagement. Sympathy, guidance and instruction by Health visitors and others may often enable them, without any additional expense, greatly to improve their lot. A like statement is true in a pre-eminent degree of certain elements of satisfactory housing. The point to be made is this. A great part of the squalor and discomfort of certain

houses of the poor is not the result of inability to pay a reasonable rent, but flows rather from the low character and the want of training of those that inhabit them. Far be it from me, by this observation, to countenance in any way that smug defence of certain landlords neglectful of obvious duties, who say: "It is useless for us to improve our cottages; if we do, the tenants will immediately convert them again into pig-styes." My purpose is quite other than that. It is to show, as the late Miss Octavia Hill so admirably showed by practical example, that there is scope for immense improvement in the houses of the poor, even now while the brute fact of their poverty continues. Miss Hill, with the help of John Ruskin, bought up some houses in a most degraded area and made herself the landlady of them. Throughout she adopted the principle that her enterprise, if it was to be valuable as a social object lesson, must be made to pay. She fixed commercial rents and exacted them with unflinching sternness. The enterprise

did pay. In her fight with the wretched conditions that confronted her, she deliberately refused to wield the powerful but double-edged weapon of money charity. The weapon that she did wield was personal influence and disinterested friendship. Every week she visited her tenants to collect the rent. She got to know them as men and women. By her personal appeal she raised their ideals of cleanliness and order. The stairways, which were the landlady's portion—for the houses were let not as wholes but as sets of rooms—she had kept scrupulously clean, and gradually she saw the example spreading to the adjoining rooms. She let it be known when her visits would take place, and, to please her, the tenants began to make efforts to have their houses decent when she came. Sympathy and advice she gave always, money practically never; and, as a result, the whole tone of the lives of those men and women was changed. They became her friends and lifted their ideal of living dimly towards hers. Here lies the

essence of the matter. A landlady stands in a relation to her poor tenants in which there is possible immense influence upon character, and, through character, upon the condition of the home. Unfortunately, however, it often happens that the landladies of poor houses are degraded women whose influence is wholly bad. The moral is pointed by Miss Hill in her *Homes of the London Poor.* "It appears to me," she writes, "to be proved by practical experience, that, when we can induce the rich to undertake the duties of landlord in poor neighbourhoods, and ensure a sufficient amount of the wise, personal supervision of educated and sympathetic people acting as their representatives, we achieve results which are not attainable in any other way . . . I would call upon those who may possess cottage property in large towns to consider the immense power they thus hold in their hands, and the large influence for good they may exercise by the wise use of that power. When they have to delegate it to others, let them take care to whom they commit it, and

let them beware lest, through the widely prevailing system of sub-letting, this power ultimately abides with those who have neither the will nor the knowledge to use it beneficially . . . . . Where are the owners, or lords, or ladies, of most courts like those in which I stood with my two fellow-workers? Who holds dominion there? Who heads the tenants there? If any among the nobly born or better educated own them, do they bear the mark of their hands? And if they do *not* own them, might they not do so?" [1]

The second remedial policy is a negative one. It consists in prohibition by the State of the sale of commodities unfit for human consumption. This method, as is well-known, is actively employed in England in the case of articles of food. Persons offering bad meat or bad fruit for sale are liable to prosecution, and the condemned goods to confiscation. In the case of housing accommodation an analogous policy has been adopted in England. Part II of the Hous-

1. *Loc, cit*, pp. 51-2 and 39.

ing of the Working Classes Act, as slightly amended by the Housing Clauses of the Town Planning Act, provides that an order may be served on the owner of any house adjudged unfit for habitation, requiring him either to render it reasonably habitable or to close it down. If he does not render it reasonably habitable, or take steps towards doing so within three months, the local authority may demolish the house and charge the costs to the landlord. In the Town Planning Act it is also provided that, in the letting of houses adapted for the working classes, there shall be an implied contract that the house is at the start, and shall be throughout the tenancy, kept by the landlord "in all respects reasonably fit for human habitation." This obligation is enforcible by the local authority, and that body is empowered, if necessary, to execute such repairs as may be required at the landlord's expense.[1] When we have to do with a town which has always been, or has somehow become, free from

1. *Local Government Board Report for 1912-3*, p. xxviii.

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houses unfit for human habitation, the adoption of this policy for the future need not involve any great difficulty. For not many houses could *become* uninhabitable in such a way that renovation was impracticable in any one year, and there would, therefore, be no danger of closing orders leading to a shortage. All that is needed is strict official supervision and inspection, such as is provided for in the seventeenth section of the Act of 1909, and in the actual conduct of which considerable progress is said, in the latest official report, to have been made in most districts of this country.[1] The case is, however, more difficult in towns where the *initiation* of reform is confronted by the existence of a large number of houses unfit for habitation. Here the medical officers know that, if they condemn these houses, a considerable number of persons may be rendered altogether homeless. There is no analogous difficulty as regards the condemnation of bad food. At the worst,

1. cf. Memorandum (No. 3) on the *Operation of the Housing, Town Planning, etc. Act 1909.* [Cd. 7206]. p. 2.

this means a *slight* contraction in the consumption of *many* people. But the condemnation of bad houses threatens a *great* contraction in the consumption of a *few* people; and this, of course, involves far greater proportionate suffering. In consequence, the scope of this negative remedy of condemnation is often found, as regards housing accommodation, to be very narrowly limited. Its adoption on a large scale, as a means of abolishing the accumulated slums of the past, is rarely likely to be practicable except in association with some positive policy for the provision of new houses.

What has been said will have made it plain that both the two policies we have been considering are, in their place, valuable means of improvement. Advice and help to poor persons in the art of keeping their houses in a good state—like instruction in the art of cooking—and the condemnation of uninhabitable houses—like the condemnation of diseased meat—may accomplish no small amount of good. By themselves, however, it is

obvious that they cannot establish everywhere the desired housing minimum. The root difficulty remains. When all that can be done has been done, there must still be many persons who, if abandoned to their own unaided efforts, cannot afford to purchase that quantity and quality of housing accommodation which the general judgment of the country declares to be a necessary minimum; they are unable, in fact, to offer enough rent to induce builders to provide them with respectable dwellings. In some cases, no doubt, this inability may not be absolute, but may be due to the fact that they attach an unduly low importance to housing accommodation as contrasted with other objects of expenditure; and, when this is the source of the evil, it may be feasible, by rigid inspection and so forth, to compel them to spend more on housing, just as it may be feasible to compel them to spend more on insurance, without forcing down their consumption of other things below the accepted minimum standards. In very many cases, however, inability

to afford the price of decent housing is not susceptible of this simple remedy. It arises, at least in part, from the fact that the ill-housed workman's income, however well it may be expended, is insufficient to give command over the various sorts of minima which we deem it proper he should attain. This is the dominant difficulty with which housing reformers are faced. It is not—let me emphasise the point—specially or peculiarly a *housing* difficulty. Just as many persons cannot afford, without falling short of what is required elsewhere, to purchase a reasonable minimum of housing accommodation, so also they cannot afford to purchase a reasonable minimum of food or of education or of medical attendance. The failure with which we are confronted is the general fact of poverty, whereof inadequate housing is merely a manifestation. Furthermore, that general fact, it is perhaps well at the present time to observe, would still remain, even though Parliament were to set up and enforce a national minimum wage. I shall not

attempt here to answer the difficult question whether the establishment of such a wage is or is not, on the whole, desirable. But, however that question be answered, it is certain that its establishment would not secure the universal prevalence of adequate earnings. For earnings depend, not on the wage level alone, but on the wage level coupled with the amount of employment; and the setting up by law of a wage-rate superior to that which many persons can command in a free market could not fail to act injuriously upon the employment they obtain. Whether or not, therefore, a legal minimum wage is established, the fundamental difficulty, that the earnings of many persons are inadequate to the totality of their reasonable needs, still calls for a solution. We are thus led forward inevitably to the consideration of a third policy, additional to the two already discussed, which is relevant to the minimum standard of housing accommodation—the policy, namely, of State aid towards the housing of the poor.

It is plain that, if the public authorities choose to give what is, in effect, a bounty on the production of any commodity largely consumed by poor persons, and so to enable that commodity to be bought by them below cost price, a number of people, who would otherwise have failed to reach one or more of the minimum standards that have been set up, may now succeed in reaching them. This statement is true equally, whether the commodity sold to the poor at less than cost is house accommodation, or clothes, or food, or anything else that they are accustomed to buy: and it is also, of course, true equally, whether the bounty takes the open form of a subsidy to production by private enterprise, or the concealed form of production at a loss by the public authorities themselves. In the current practice of the United Kingdom such subsidies are not given as regards articles of food and clothing, but they are given as regards education, insurance against sickness, and, in selected trades, insurance against unemployment. In Ireland, under the Irish

Labourers' Act, they are also given, in substantial measure, as regards housing. Is the policy of giving them in that regard on the whole desirable? This is our final problem.

Before this question can be discussed satisfactorily, it is necessary to clear the ground of an important and widely prevalent misconception. Popular writers often imply that the experience of the old Poor Law has condemned once and for all every form of public assistance to poor persons, except such as is given under disciplinary and deterrent conditions. The provision from national funds, whether in whole or in part, of education, of insurance premiums, or of housing accommodation, is denounced on the ground that it constitutes relief in aid of wages and is, therefore, a reversion to the discredited policy of Speenhamland. This is a mistaken view. It ignores the fact that the root evil of the old Poor Law lay in the circumstance that the subsidies which it granted depended directly upon, and varied inversely with, the wages paid to the recipient, thus creating a

direct temptation, on the side of the masters, towards cutting wage-rates, and on the side of the men towards idleness. Subsidies, the amount of which, as paid to separate individuals, varies not inversely with their earnings, but directly with the quantity of their purchases of some commodity, are wholly different from the subsidies of the old Poor Law. Condemnation of the administration of that law has, therefore, no relevance to our present enquiry. The policy of attacking the housing problem with the weapon of State aid does not involve a reversion to rates in aid of wages of the old evil kind, and cannot be dismissed on the authority of experience. It requires, on the contrary, to be examined carefully on its merits.

One further preliminary observation, concerning which no dispute will arise, may conveniently be introduced here. *If* it is decided to confer a bounty on the provision of housing accommodation for the poor—to provide houses for them, as it is sometimes said, at less than an economic rent—that

bounty should not be so arranged as to differentiate in favour of an anti-social distribution of population. There is reason to believe that, in most large towns, the play of economic forces tends to concentrate population more closely than is socially desirable in the central districts. Bounties, therefore, if given at all, should be given in such a way as to counteract, or, at all events *not* in such a way as to emphasize, that tendency. This seems sufficiently plain. And yet for a long time, the law in some cases enforced, and the London County Council in yet other cases pursued, a line of policy, in which the considerations I have just explained were wholly ignored.[1] Perceiving that the high cost of land in the centre of London made the rents at which workmen's dwellings could be let there abnormally high, the County Council built houses there, wrote off the difference between the commercial value and the value for working-class dwellings of the sites, and offered the houses for hire on

1. *Cf. Housing of the Working Classes*, L.C.C. Report, 1913 pp 115.

terms which involved, in effect, the payment of a heavy subsidy from the ratepayers to their tenants. No corresponding subsidy was given in respect of houses situated in the outlying districts. The result was the same as if food had been offered on special terms to those poor persons who agreed to live in the central parts of London. Working people were, in effect, paid money upon condition that they would occupy sites which, as their market value showed, it was to the national interest to turn to quite other uses. The anti-social congestion of the centre was thus made worse than it would naturally have been. It needs little reflection to perceive that a bounty differentiating in favour of such congestion is the worst possible form of bounty. If differentiation is introduced at all, it should favour dispersion, whether directly by way of grants towards the building of cottages in the outer ring, or indirectly by the subsidizing of cheap workmen's trains and trams. This point of view was embodied in the Cheap Trains Act of 1884, which compelled the provision of

workmen's trains to and from the London suburbs, and, conditionally upon the required trains being provided, remitted the passenger duty on all fares of less than 1d. per mile. A similar standpoint is adopted by the London County Council in the management of its tramway system. In 1911 there were 1,684 workmen's cars running daily, with a mileage of 17,928 miles per day.[1]

After all, however, this matter of differentiation is a subordinate one. The fundamental question as to the wisdom or otherwise of *properly arranged* subsidies upon the housing accommodation offered to the poor still remains to be faced. Ought housing accommodation to be treated as education and insurance are now treated, or ought it to be left, like food and clothing, without the support of any subsidy? I myself approach this question with a major premise that some would dispute. I believe it to be right that the well-to-do should be summoned by the

1. *Housing of the Working Classes*, L.C.C. Report, 1913, p. 108.

State to help their poorer neighbours whenever that summons can be enforced without evoking gravely injurious reactions upon the production of weath and, therewith, ultimately upon the fortunes of the poor themselves. In view of the fact that good conditions of life undoubtably increase the industrial efficiency of those who enjoy them, State assistance—granted always that it is so arranged as to avoid directly tempting workers into idleness—might, I think, be given in considerable measure before any such injurious reactions were set up. This proposition seems to me to hold good of State subsidies upon education, insurance, housing, food and clothing equally. No decisive objection *in principle* can be established against any of these things. It is evident, however, that the practical problem of arranging a system of subsidies in such a way that it shall not contain obviously objectionable features is much more difficult as regards some of them than it is as regards others. Articles of food and clothing are

produced in a great number of different places and sold through a great number of different shops. This circumstance—to say nothing of the difficulty of distinguishing between articles consumed in the main by the poor and by the rich,—seems to raise an almost insuperable obstacle to the grant of State aid in respect of poor people's purchases of such things. Education, on the other hand, is provided through a much smaller number of separate centres and is, furthermore, a commodity that can be furnished much more satisfactorily than food and clothing by public, as distinguished from private, enterprise. The administrative problem of organizing a bounty in respect of it is, therefore, considerably less complex. The case of insurance, though somewhat harder than that of education, is still much easier than that of food and clothing. The housing of the poor stands, as it seems to me, in an intermediate position. There are strong grounds for holding that the task of building houses is not generally one

for which public authorities are well suited.[1] Private enterprise ought not, therefore, to be discouraged by the grant of public aid towards the cost of houses erected by town councils unaccompanied by the grant of similar aid towards the cost of those erected by private enterprise. Plainly, however, to arrange for the payment of subsidies to the large number of separate private persons who are concerned in the building of small houses is an exceedingly large task and one in the conduct of which abuses could hardly fail to arise. These considerations leave no room for doubt that the policy of subsidies in aid of the housing of the poor is open to serious practical objections. For my own part, however, I am not convinced that these objections are incapable of being overcome. On the whole,

1. On the relative advantages of public *versus* private building Mr. Nettleford has some very weighty remarks:— "The housing question is very largely a personal question, and cannot be successfully dealt with in the wholesale fashion which is the only way possible when Local Authorities insist upon themselves building the actual houses required, instead of being content, and wisely content, to encourage others to build houses on proper lines, keeping themselves free to supervise and control what is done, which is after all their first and most important function." (*Practical Housing*, p. 116).

—though on such a matter it is impossible to speak with assurance—I am inclined to rank housing with education and insurance, in regard to which subsidies are already provided, rather than with food and clothing, in regard to which such subsidies are not, and so far as present indications go, cannot in general—I do not refer to the special case of school children—be provided. Whether or not this be the correct view, I am convinced that carefully drawn schemes of State assistance towards the housing of the poor ought not to be condemned out of hand upon grounds of principle. They deserve, if not support, at least sympathetic consideration.

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